

Statement of Congressman Rick Renzi (R-AZ)
Before the Subcommittee on Disability Assistance and Memorial Affairs
Committee on Veterans' Affairs
U.S. House of Representatives

H.R. 1618

The Wounded Warrior Servicemembers Group Disability Insurance Act of 2005

June 16, 2005

Mr. Chairman, Ranking Member Berkley, Members of the Subcommittee, thank you for the opportunity to testify before you today and for holding this most important hearing on the new traumatic injury protection insurance program for members of our Armed Forces.

This new program, which was recently established by Congress in the Emergency Wartime Supplemental Act of 2005, will give disabled servicemembers a vital economic boost when they need it most.

In April of this year, I introduced H.R. 1618, the Wounded Warrior Servicemembers Group Disability Insurance Act of 2005. This legislation, which in large part was passed into law, gives our servicemembers the opportunity to purchase disability insurance for about \$1 a month. This new traumatic injury protection program will protect the servicemember against the economic consequences of severe disabilities while suffered on active duty.

This program will greatly assist members of our armed forces and their families during the injured servicemember's hospitalization and rehabilitation period as well as their transition to full employment.

Earlier this year, I had the opportunity to meet Sergeant Ryan Kelly from Prescott, Arizona, who told me of the need for a disability insurance program to be established for active duty servicemembers. In 2003, Sergeant Kelly was deployed to Iraq. Just two months after arriving there, on his way to a conference about rebuilding the country's schools and hospitals, his convoy was ambushed by insurgents. An explosive device destroyed his right leg below the knee.

Following his injury, Sergeant Kelly recovered for a year at Walter Reed Army Medical Center, where he learned to walk with a prosthetic leg.

But despite his injury and long recovery, Sergeant Kelly explained to me that he was lucky. During his recuperation, his extended family had the means to pay for all the unforeseen expenses related to his hospitalization. However, many of his fellow soldiers are not so fortunate.

Hospitalization often requires the servicemember's family to leave work for an extended period of time in order to be with their loved one, thus potentially losing a source of income and incurring tremendous travel expenses during an already stressful time. Travel, housing, food, and child care costs can easily total tens of thousands of dollars.

At a time injured servicemembers and their families need to concentrate on physical recovery and emotional well being, they are too often burdened with mounting financial debt. While the Department of Defense and charitable organizations offer to pay for some direct costs for immediate family members, such as travel and housing, these programs are limited in what they can do. The end result is that an injured servicemember can leave the hospital facing a mountain of bills.

The intent of my legislation was to provide an immediate \$50,000 payment for the servicemember and their family to ease the financial burden until the servicemember is discharged. A quick and substantial insurance payment to an injured servicemember eases their financial burdens and allows them to focus on rehabilitation.

Some veterans' organizations have stated their opposition to this disability insurance program because they believe that this program was enacted to replace either existing or future veterans' benefit programs. I wish to state in the strongest terms possible that this program should not be seen as a benefit. It is simply an insurance program, paid for by the servicemember, to provide economic protection. I am very pleased that Congress acting quickly to establish this program. However, I believe that in the future, Congress needs to pass legislation to provide expanded benefits for our disabled members of our Armed Forces.

Medical technology has made great advances over the past few years---our soldiers who would have been killed in battle are being kept alive---but they are coming home with devastating injuries--facing months of recovery time. Regrettably, veterans' benefits have not kept pace with the needs of the modern warrior.

As a former member of the House Veterans' Affairs Committee, I know that Chairman Buyer and the members of this Subcommittee are committed to assisting our disabled veterans and I look forward to working with you on this most important effort.

Congress has given the Department of Veterans' Affairs wide latitude in establishing this insurance program. I am confident that, when the program begins in six months, it will cover all severely disabled servicemembers and provide an insurance payment in a timely manner. Our Wounded Warriors deserve no less.

We ask our young people to volunteer for service, they serve with distinction, and if they are injured in the line of duty, we have a moral obligation to provide the means necessary to help the injured servicemember transition to civilian life.

Thank you again for holding this hearing on my legislation. I invite your questions or comments.

